

Debtor 1	RAYMOND A. CLAYPOOLE
Debtor 2 (Spouse, if filing)	MICHELLE D. CLAYPOOLE
United States Bankruptcy Court for the:	Western District of Pennsylvania
Case Number:	16-22588JAD

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor:	BANK OF NEW YORK MELLON - TRUSTEE	Court claim no. (if known):	7
Last 4 digits of any number you use to identify the debtor's account	4 0 0 8		
Property Address:	114 SCHOOL ST BRUIN PA 16022		

**Part 2: Cure Amount**

Total cure disbursments made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ 4,997.68
b. Prepetition arrearage paid by the trustee:	(b) \$ 4,997.68
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ 0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ 0.00
e. Allowed postpetition arrearage:	(e) \$ 0.00
f. Postpetition arrearage paid by the trustee:	+ (f) \$ 0.00
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ 4,997.68

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment \$ \$163.88

The next postpetition payment is due on 9 / 1 / 2021  
MM / DD / YYYY

Mortgage is paid directly by the debtor(s).

Debtor 1 RAYMOND A. CLAYPOOLE  
Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour

Signature

Date 09/03/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566 Email cmeccf@chapter13trusteewdpacom

Debtor 1

RAYMOND A. CLAYPOOLE

Name

Case number (if known) 16-22588JAD

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
09/26/2017	1053237	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	800.26
10/25/2017	1056617	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	649.88
11/21/2017	1059952	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	117.05
12/21/2017	1063171	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	120.19
01/25/2018	1066578	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	217.67
02/23/2018	1069810	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	119.75
03/28/2018	1072973	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	119.53
04/24/2018	1076202	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	119.51
05/25/2018	1079421	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	216.37
06/22/2018	1082676	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	119.07
07/26/2018	1085774	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	118.85
08/28/2018	1089044	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	118.63
09/25/2018	1092252	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	118.41
10/29/2018	1095407	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	213.36
11/27/2018	1098673	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	137.83
01/25/2019	1104888	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	216.61
02/25/2019	1108160	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	117.45
03/25/2019	1111405	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	117.23
04/26/2019	1114686	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	211.64
05/24/2019	1118062	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	118.78
06/25/2019	1121413	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	118.55
07/29/2019	1124891	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	119.92
08/27/2019	1128325	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	119.69
09/24/2019	1131765	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	119.47
10/24/2019	1135002	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	116.69
11/25/2019	1138459	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	210.36
12/23/2019	1141906	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	104.93
				4,997.68

### **MORTGAGE REGULAR PAYMENT (Part 3)**

01/27/2017	1026386	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,755.68
02/24/2017	1029882	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	230.62
03/28/2017	1033253	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	223.18
04/21/2017	1036643	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	223.18
05/25/2017	1039891	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	223.18
06/27/2017	1043235	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	223.18
07/25/2017	1046590	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	223.18
08/25/2017	1049901	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	223.18
09/26/2017	1053237	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	243.53
10/25/2017	1056617	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	227.58
11/21/2017	1059952	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	272.10
12/21/2017	1063171	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	235.00
01/25/2018	1066578	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	235.00
02/23/2018	1069810	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	235.00
03/28/2018	1072973	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	235.00
04/24/2018	1076202	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	235.00
05/25/2018	1079421	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	235.00
06/22/2018	1082676	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	235.00
07/26/2018	1085774	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	235.00
08/28/2018	1089044	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	235.00
09/25/2018	1092252	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	235.00
10/29/2018	1095407	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	235.00
12/21/2018	1101763	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	431.87
01/25/2019	1104888	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
02/25/2019	1108160	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
03/25/2019	1111405	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
04/26/2019	1114686	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
05/24/2019	1118062	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
06/25/2019	1121413	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
07/29/2019	1124891	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
08/27/2019	1128325	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
09/24/2019	1131765	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
10/24/2019	1135002	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29

Debtor 1 RAYMOND A. CLAYPOOLE  
Name

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
11/25/2019	1138459	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
12/23/2019	1141906	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
01/28/2020	1145261	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
02/25/2020	1148773	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
03/23/2020	1152320	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
04/27/2020	1155779	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
05/26/2020	1159175	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
06/26/2020	1162549	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
07/29/2020	1165743	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
08/25/2020	1168814	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
09/28/2020	1171896	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
11/24/2020	1178093	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	444.58
12/21/2020	1181106	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
01/25/2021	1184021	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
02/22/2021	1187086	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
03/26/2021	1190318	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
04/26/2021	1193611	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
05/25/2021	1196754	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
06/25/2021	1199567	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
07/26/2021	1202791	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.29
				13,976.45

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RAYMOND A. CLAYPOOLE  
MICHELLE D. CLAYPOOLE  
PO BOX 484  
BRUIN, PA 16022

MICHAEL S LAZAROFF ESQ\*\*  
LAZAROFF & SUHR  
PO BOX 216  
SAXONBURG, PA 16056-0216

BANK OF NEW YORK MELLON - TRUSTEE  
C/O BANK OF AMERICA  
RETAIL PAYMENT SERVICES  
PO BOX 660933  
DALLAS, TX 75266-0933

BANK OF AMERICA NA  
ATTN BANKRUPTCY NOTICING  
PO BOX 31785  
TAMPA, FL 33631-3785

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

9/3/21

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee